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This announcement is for information purposes only and does not constitute an invitation or offer to acquire, purchase or subscribe for the Structured Products described below.

NON-COLLATERALISED STRUCTURED PRODUCTS

issued by

BOCI ASIA LIMITED
中銀國際亞洲有限公司
(Incorporated in Hong Kong with limited liability)
("**Issuer**")

Announcement on the Issuer's credit rating

This announcement sets out the details of a recent publication of the credit rating of the Issuer.

This announcement is provided for information purposes only and it does not constitute an offer or a solicitation of an offer, or any advice or recommendation to conclude any transaction or to dispose of or purchase any Structured Products.

This announcement serves to inform investors in the Structured Products that with effect from 30 October 2026, the long-term issuer default rating of the Issuer as published by Fitch Ratings Inc. is A (stable outlook).

Given that the Issuer has been assigned a credit rating with effect from 30 October 2026, all the relevant documents in relation to our Structured Products, including the supplemental listing documents ("**SLDs**") dated between 30 October 2026 and 4 November 2026 (both dates inclusive), should be updated accordingly. The paragraph in the sub-section titled "What are the Issuer's credit ratings? " in the section headed "IMPORTANT INFORMATION" of the SLDs shall be deleted in its entirety and replaced with the following:

The Issuer's long-term credit rating is:

Rating agency	*Rating as of the Launch Date*
Fitch Ratings Inc.	A (stable outlook)

Rating agencies usually receive a fee from the companies that they rate. When evaluating our creditworthiness, you should not solely rely on our credit ratings because:

– a credit rating is not a recommendation to buy, sell or hold the structured products;

– ratings of companies may involve difficult-to-quantify factors such as market competition, the success or failure of new products and markets and managerial competence;

– a high credit rating is not necessarily indicative of low risk. Our credit ratings as set out in this document are for investors' reference only. Any downgrading of our ratings could result in a reduction in the value of the structured products;

– a credit rating is not an indication of the liquidity or volatility of the structured products; and

– a credit rating may be downgraded if the credit quality of the Issuer declines.

The structured products are not rated. The Issuer's credit rating(s) and outlook(s) are subject to change or withdrawal at any time within each rating agency's sole discretion and are set out for investors' reference only. You should conduct your own research using publicly available sources to obtain the latest information with respect to the Issuer's rating(s) and outlook(s) from time to time.

Risks of Structured Products

The Structured Products constitute general unsecured contractual obligations of us as the Issuer and of no other person and will rank equally among themselves and with all our other unsecured obligations (save for those obligations preferred by law) upon liquidation, administration or an analogous action. If you purchase the Structured Products you are relying upon our creditworthiness and have no rights under the Structured Products against (a) the company which has issued the underlying Shares; (b) the fund which has issued the underlying securities or its trustee (if applicable) or manager; or (c) the index compiler of the underlying index or any other person. If we become insolvent, enter into administration or an analogous action, or default on our obligations under the Structured Products, you may not be able to recover all or even part of the amount due under the Structured Products (if any).

Prospective purchasers should exercise caution and ensure that they understand the nature of the Structured Products and carefully study the risk factors set out in the relevant listing documents and, where necessary, seek professional advice, before they invest in any Structured Products.

Terms not otherwise defined in this announcement shall have the meaning given to them in the relevant listing documents applicable to the Structured Products.

BOCI ASIA LIMITED

Hong Kong, 4 November 2026